

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security  0 Assumption of Executory Contract or Unexpired Lease  0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

Case No.: 18-25055-MBK

Tabatha D. Cream

Judge: Kaplan

Debtor(s)

**Chapter 13 Plan and Motions**

Original  Modified/Notice Required Date: 09/13/2022  
 Motions Included  Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: LMP Initial Debtor: TDC Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 247.00 per month to the Chapter 13 Trustee, starting on 10/01/2022 for approximately 10 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection  NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,845.00
Internal Revenue Service	Federal income tax	\$5,356.96
Toyota Motor Credit	Administrative fees	\$531.00
Lee M. Perlman, Esquire	Administrative fees	\$465.80
Lee M. Perlman, Esquire	Administrative fees	\$455.25

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Toyota Financial	2015 Toyota Corolla	\$479.78	0	\$479.78	\$480.00

**c. Secured claims excluded from 11 U.S.C. 506:  NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments  NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

M&T Bank

**g. Secured Claims to be Paid in Full Through the Plan:  NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
State of New Jersey	11 Tinker Place Willingboro, NJ 08046	\$3,523.16

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
 Not less than 0 \_\_\_\_\_ percent  
 *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions  NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon confirmation
- Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Lee M. Perlman, Esquire
- 3) Secured Creditors
- 4) Priority Creditors/Unsecured Creditors

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below <b>why</b> the plan is being modified:  Debtor received a loan modification.	Explain below <b>how</b> the plan is being modified:  Removing mortgage arrears. M&T Bank is now unaffected in the plan.
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Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

**NONE**

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 09/13/2022

/s/ Tabatha D. Cream  
Debtor

Date: \_\_\_\_\_

Joint Debtor

Date: 09/13/2022

/s/ Lee M. Perlman  
Attorney for Debtor(s)

In re:  
Tabatha D. Cream  
Debtor

Case No. 18-25055-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Sep 13, 2022

User: admin  
Form ID: pdf901

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Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2022:**

Recip ID	Recipient Name and Address
db	+ Tabatha D. Cream, 11 Tinker Place, Willingboro, NJ 08046-3712
517669220	+ Charles Washington, 15 Normont Lane, Willingboro, NJ 08046-1320
517669230	+ Executive Credit Manag, 4 Waterloo Rd, Stanhope, NJ 07874-2653
517669249	+ Pinnacle, Po Box 130848, Carlsbad, CA 92013-0848
517955338	+ State of NJ-Division of Taxation Bankruptcy, PO Box 245, Trenton, NJ 08695-0245
518017268	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 13 2022 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 13 2022 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517669217	+ Email/Text: aargon@ebn.phinsolutions.com	Sep 13 2022 20:45:00	Aargon Agency, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132
517771200	Email/PDF: resurgentbknotifications@resurgent.com	Sep 13 2022 20:45:49	CACH, LLC its successors and assigns as assignee, of Avant, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517669218	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 13 2022 20:45:45	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517725266	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 13 2022 20:45:54	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517760990	Email/PDF: bncnotices@becket-lee.com	Sep 13 2022 20:45:48	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517669221	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 13 2022 20:44:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
517669226	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 13 2022 20:44:00	Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517669227	+ Email/Text: bankruptcy_notifications@ccsusa.com	Sep 13 2022 20:45:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
517669228	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 13 2022 20:45:47	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
517669262	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 13 2022 20:45:49	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040

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517804786	Email/Text: bnc-quantum@quantum3group.com	Sep 13 2022 20:44:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517792073	+ Email/PDF: ebn_ais@aisinfo.com	Sep 13 2022 20:45:48	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517669229	+ Email/Text: bknotice@ercbpo.com	Sep 13 2022 20:45:00	ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
517669231	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Sep 13 2022 20:46:05	First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
517669233	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 13 2022 20:44:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
517669237	+ Email/Text: bknotificationdistribution@jhcapitalgroup.com	Sep 13 2022 20:45:00	Jh Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
517669238	+ Email/Text: PBNCNotifications@perituservices.com	Sep 13 2022 20:44:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517749734	Email/PDF: resurgentbknotifications@resurgent.com	Sep 13 2022 20:45:57	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517669240	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 13 2022 20:45:49	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
517768782	^ MEBN	Sep 13 2022 20:41:45	Lakeview Loan Servicing, LLC, by its servicing agent M&T Bank, c/o Schiller Knapp Lefkowitz Hertzel, Post Office Box 840, Buffalo, NY 14240-0840
517669239	+ Email/Text: nsm_bk_notices@mrc cooper.com	Sep 13 2022 20:44:00	Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd, MS 5-251, Coral Gables, FL 33146-1837
517669241	Email/Text: camanagement@mtb.com	Sep 13 2022 20:44:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
517669242	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 13 2022 20:45:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517730639	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 13 2022 20:45:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517799406	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 13 2022 20:45:56	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
517669250	Email/Text: signed.order@pfwattorneys.com	Sep 13 2022 20:44:00	Pressler & Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054
517669251	Email/Text: signed.order@pfwattorneys.com	Sep 13 2022 20:44:00	Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054
517669252	Email/Text: signed.order@pfwattorneys.com	Sep 13 2022 20:44:00	Pressler, Felt & Warshaw, LLC, 7 Entin Road, Parsippany, NJ 07054
517669254	+ Email/Text: bankruptcy@pseg.com	Sep 13 2022 20:44:00	PSEG Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
517795724	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 13 2022 20:45:49	PYOD, LLC its successors and assigns as assignee, of Plains Commerce Bank, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
517752633	+ Email/Text: JCAP_BNC_Notices@jcap.com	Sep 13 2022 20:45:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517716470	Email/Text: bnc-quantum@quantum3group.com	Sep 13 2022 20:44:00	Quantum3 Group LLC as agent for, JH Portfolio

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517791697	Email/Text: bnc-quantum@quantum3group.com	Sep 13 2022 20:44:00	Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
517669255	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 13 2022 20:45:48	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517669256	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 13 2022 20:44:00	Resurgent Capital Services, Po Box 10587, Greenville, SC 29603-0587
517800968	+ Email/Text: bncmail@w-legal.com	Sep 13 2022 20:45:00	State of New Jersey Division of Taxation, 50 Barrack Street, Trenton, NJ 08695
517669257	+ Email/Text: bankruptcy@sunrisecreditservices.com	Sep 13 2022 20:44:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517669258	+ Email/PDF: gecsed@recoverycorp.com	Sep 13 2022 20:45:45	Sunrise Credit Service, 260 Airport Plaza Blvd, Farmingdale, NY 11735-4021
517673490	+ Email/PDF: gecsed@recoverycorp.com	Sep 13 2022 20:45:55	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
517669259	Email/PDF: ais.tmobile.ebn@aisinfo.com	Sep 13 2022 20:45:52	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517694467	+ Email/PDF: ebn_ais@aisinfo.com	Sep 13 2022 20:45:48	TMobile, PO Box 742596, Cincinnati, OH 45274
517669260	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 13 2022 20:44:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517774221	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 13 2022 20:44:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
517785038	+ Email/PDF: ebn_ais@aisinfo.com	Sep 13 2022 20:46:06	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517669261	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Sep 13 2022 20:44:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
			Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517669219	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517669222	*+	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
517669223	*+	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
517669224	*+	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
517669225	*+	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
517669232	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517669234	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
517669235	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
517669236	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
517669243	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517669244	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517669245	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517669246	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517669247	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517669248	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517669253	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt & Warshaw, LLC, 7 Entin Road, Parsippany, NJ 07054

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User: admin

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Date Rcvd: Sep 13, 2022

Form ID: pdf901

Total Noticed: 53

TOTAL: 0 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2022 at the address(es) listed below:**

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Joseph Gunnar Devine, Jr	on behalf of Creditor Lakeview Loan Servicing LLC, by its servicing agent M&T Bank jdevine@tmpllc.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Lee Martin Perlman	on behalf of Debtor Tabatha D. Cream ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Richard Gerbino	on behalf of Creditor Lakeview Loan Servicing LLC, by its servicing agent M&T Bank rgerbino@schillerknapp.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Richard James Tracy, III	on behalf of Creditor Lakeview Loan Servicing c/o M&T Bank richard.tracy.iii@gmail.com tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
Richard James Tracy, III	on behalf of Creditor LAKEVIEW LOAN SERVICING richard.tracy.iii@gmail.com tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
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TOTAL: 10